

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank X Gilleran  
Ellen P. Gilleran  
Debtors

Case No. 16-03627-HWV  
Chapter 13

District/off: 0314-1

User: AutoDocke

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Date Rcvd: Sep 15, 2021

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Frank X Gilleran, Ellen P. Gilleran, 6290 Farmers Lane, Harrisburg, PA 17111-7066   |
| cr       | + JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, c/o Kevin S. Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406-4702 |
| 4828975  | + American Consumer Credit Counseling, 130 Rumford Avenue, Ste. 202, Auburndale, MA 02466-1371  |
| 4871849  | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 4828981  | + CBNA/National Tire & BT, PO Box 6497, Sioux Falls, South Dakota 57117-6497  |
| 4828980  | + Capital One Bank / Boscov's, PO Box 30253, Salt Lake City, Utah 84130-0253  |
| 4828988  | + Comenity Bank/New York & Co (PO Box 1827, PO Box 182789, Columbus, Ohio 43218-2789  |
| 4828993  | + First Tennessee Bank, Credit Inquiry Dept., PO Box 15003, Knoxville, TN 37901-5003  |
| 4831015  | + First Tennessee Bank., National Association, P.O. Box 1469, Knoxville, TN 37901-1469  |
| 4831014  | + First Tennessee Bank, National, Association c/o Law Office, of Gregory Javrdian, P.O. Box 1469, Knoxville, TN 37901-1469                              |
| 4828996  | + NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403  |
| 4828997  | + Sears/CBNA (PO Box 6283, Sioux Falls, So, PO Box 6283, Sioux Falls, South Dakota 57117-6283   |
| 5351864  | Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675  |
| 5351865  | Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10675 Greenville, SC 29603-0675       |
| 4828999  | + Tahiti Village, Attn: Account Receivable, File 50446, Los Angeles, CA 90074-0001  |

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time            | Recipient Name and Address  |
|----------|----------------------------|----------------------|---|
| 4828977  | + EDI: AMEREXPR.COM        | Sep 15 2021 22:43:00 | American Express, PO Box 981537, El Paso, TX 79998-1537                                     |
| 4828976  | + EDI: AMEREXPR.COM        | Sep 15 2021 22:43:00 | American Express, PO Box 981537, El Paso, Texas 79998-1537                                  |
| 4865453  | EDI: BECKLEE.COM           | Sep 15 2021 22:43:00 | American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701       |
| 4861031  | EDI: BECKLEE.COM           | Sep 15 2021 22:43:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 4828979  | EDI: BANKAMER.COM          | Sep 15 2021 22:43:00 | Bank of America, PO Box 982238, El Paso, Texas 79998  |
| 4828978  | EDI: BANKAMER.COM          | Sep 15 2021 22:43:00 | Bank of America, PO Box 982235, El Paso, Texas 79998-2235                                   |
| 4828990  | + EDI: WFNNB.COM           | Sep 15 2021 22:43:00 | CP/BonTon, PO Box 182789, Columbus, OH 43218-2789   |
| 4856008  | EDI: BL-BECKET.COM         | Sep 15 2021 22:43:00 | Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                  |
| 4828986  | + EDI: WFNNB.COM           | Sep 15 2021 22:43:00 | Comenity Bank/Ann Taylor, Bankruptcy Dept., PO Box 182125, Columbus, Ohio 43218-2125        |

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|         |  |                      |  |
|---------|--|----------------------|--|
| 4828987 | EDI: WFNNB.COM                                     | Sep 15 2021 22:43:00 | Comenity Bank/Boscovs (PO Box 182789, Co, PO Box 182789, Columbus, Ohio 43218-2789                     |
| 4828989 | + EDI: WFNNB.COM                                   | Sep 15 2021 22:43:00 | Comenity Bank/Pier 1, PO Box 182789, Columbus, Ohio 43218-2789   |
| 4828991 | EDI: DISCOVER.COM                                  | Sep 15 2021 22:43:00 | Discover, Attn: Customer Service, PO Box 30943, Salt Lake City, Utah 84130                             |
| 4828992 | EDI: DISCOVER.COM                                  | Sep 15 2021 22:43:00 | Discover Financial Services, PO Box 15316, Wilmington, Delaware 19850                                  |
| 4828995 | + EDI: CITICORP.COM                                | Sep 15 2021 22:43:00 | Macy's Bankruptcy Processing, PO Box 8218, Mason, Ohio 45050   |
| 4830118 | EDI: DISCOVER.COM                                  | Sep 15 2021 22:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                           |
| 4828983 | EDI: JPMORGANCHASE                                 | Sep 15 2021 22:43:00 | Chase Bank USA, PO Box 15298, Wilmington, DE 19850   |
| 4828982 | EDI: JPMORGANCHASE                                 | Sep 15 2021 22:43:00 | Chase Bank USA, PO Box 15298, Wilmington, Delaware 19850   |
| 4828985 | EDI: JPMORGANCHASE                                 | Sep 15 2021 22:43:00 | Chase Home Finance LLC, PO Box 24696, Columbus, Ohio 43224   |
| 4872208 | EDI: JPMORGANCHASE                                 | Sep 15 2021 22:43:00 | Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 4828994 | + Email/Text: PBNCNotifications@perituservices.com | Sep 15 2021 18:42:00 | Kohl's / Capital One, PO Box 3115, Milwaukee, Wisconsin 53201-3115                                     |
| 4872433 | EDI: PRA.COM                                       | Sep 15 2021 22:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 4846481 | EDI: Q3G.COM                                       | Sep 15 2021 22:43:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788            |
| 4828998 | + EDI: RMSC.COM                                    | Sep 15 2021 22:43:00 | SYNCB/JC Penney, PO Box 965007, Orlando, Florida 32896-5007  |
| 4872015 | + EDI: RMSC.COM                                    | Sep 15 2021 22:43:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021               |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 4828984  | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, PO Box 15298, Wilmington, Delaware 19850 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

| Name                          | Email Address   |
|-------------------------------|---|
| Chad J. Julius                | on behalf of Debtor 1 Frank X Gilleran cjulius@ljacobsonlaw.com<br>egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com  |
| Chad J. Julius                | on behalf of Debtor 2 Ellen P. Gilleran cjulius@ljacobsonlaw.com<br>egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com |
| Jack N Zaharopoulos (Trustee) | TWeclf@pamd13trustee.com  |
| James Warmbrodt               | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com  |
| Kevin S Frankel               | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com   |
| Mary F Kennedy                | on behalf of Creditor First Tennessee Bank National Association mary@javardianlaw.com, coleen@javardianlaw.com                                  |
| Rebecca Ann Solarz            | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com  |
| United States Trustee         | ustpregion03.ha.ecf@usdoj.gov   |

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Frank X Gilleran**  
First Name Middle Name Last Name  
Debtor 2 **Ellen P. Gilleran**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **1:16-bk-03627-HWV**

Social Security number or ITIN xxx-xx-0180

EIN -----

Social Security number or ITIN xxx-xx-7886

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank X Gilleran

Ellen P. Gilleran

By the  
court:

9/15/21



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**